



# Guadalupe Westside Community Plan

## HOUSING

*Goals, Objectives, and Action Steps*





# HOUSING

## GOALS & OBJECTIVES

### AT-A-GLANCE

#### GOAL 20: HOUSING

- 20.1 Diversity of Housing
- 20.2 Home Improvement and Maintenance
- 20.3 Promote Home Ownership





The **Housing Chapter** addresses the location, quality, and affordability of housing. Issues addressed include: **Diversity of Housing, Promote Home Ownership, Housing Rehabilitation, Public Housing, Development and Redevelopment Opportunities.**









## **GOAL 20: HOUSING**

Improve the quality, variety, and accessibility of the private and public housing stock within the Guadalupe Westside Community for individuals of all ages and economic levels.

### **OBJECTIVE 20.1: DIVERSITY OF HOUSING**

Promote a diverse variety of housing stock in the community that sustains all ages and economic groups.

#### **20.1.1 Encourage and facilitate the development of quality, diverse housing that is compatible with the character of the neighborhood.**

- Explore the use of environmental sensitive housing and utilizing green building practices to improve housing stock.
- Ensure that new housing stock meets the needs of a mix of income levels.

*Timeline:* Mid – Long

*Lead Partner:* Housing Committee

*Partnerships:* Neighborhood Housing Services, San Antonio Alternative Housing, American Sunrise, Merced Housing, Avenida Guadalupe Association, market-rate housing developers, Neighborhood Associations, San Antonio Housing Authority (SAHA), COSA Housing and Neighborhood Services

*Proposed Funding Sources:* State, Federal, Local, Private Funding

#### **20.1.2 Promote the development of a variety of housing sizes and prices including retirement housing, assisted living, quality affordable single-family houses, small apartment complexes (6 to 20 units), and housing in mixed-use buildings.**

- Identify and inventory potential vacant or underutilized sites available for development.
- Approach builders and nonprofit housing developers who may be interested in building in the area.

*Timeline:* Mid – Long

*Lead Partner:* Housing Committee

*Partnerships:* COSA Housing and Neighborhood Services Department, COSA Planning and Community Development Department, San Antonio Builders, Neighborhood Housing Services, San Antonio Alternative Housing, Avenida Guadalupe Association, Our Casas Residents Council, American Sunrise, Texas Department of Housing and Community Development

*Funding Sources:* Tax Increment Financing, Affordable Showcase of Homes, Texas Department of Housing and Community Affairs Tax Credits, Private Funding





### **20.1.3 Reduce occurrences of commercial encroachment into residential areas.**

- Utilize the Plan's Future Land Use Map to inform potential commercial developers about preferred land uses and land locations.
- Ensure that Neighborhood Associations address notifications from the City for zoning changes and disperse information to residents as appropriate.
- Encourage mixed-use development at targeted locations.

*Timeline:* Short and on going

*Lead Partner:* Housing Committee

*Partnerships:* Neighborhood Associations and Community Organizations, Avenida Guadalupe Association, COSA Planning and Community Development Department, COSA Development Services Department, Westside Development Corporation (WDC)

*Proposed Funding Sources:* Minimal / Volunteer

### **20.1.4 Research and implement strategies that limit the effect on the displacement of current residents as a result of economic development, revitalization and gentrification.**

*Timeline:* Mid - Long

*Lead Partner:* Housing Committee

*Partnerships:* Westside Development Corporation (WDC), Bexar Appraisal District, COSA Planning and Community Development Department, COSA Housing and Neighborhood Services Department

*Proposed Funding Sources:* Minimal / Volunteer

## **OBJECTIVE 20.2: HOME IMPROVEMENT AND MAINTENANCE**

Improve the quality of the community's existing housing stock and properties by encouraging investment in maintenance, rehabilitation and infill.

### **20.2.1 Identify and rehabilitate dilapidated historic as well as culturally significant housing stock.**

- Coordinate with the Infrastructure and Facilities Planning Team Committee to address curb and street maintenance adjacent to the dilapidated structures.

*Timeline:* Mid – Long

*Lead Partner:* Housing Committee

*Partnerships:* Local non-profit housing agencies, San Antonio Conservation Society, COSA Historic Preservation Division, Rebuilding Together San Antonio

*Proposed Funding Sources:* Historic Tax Exemption Program, San Antonio Conservation Society, Private Funding





#### **20.2.2 Encourage home maintenance and renovations that add value and improve the aesthetics of the neighborhoods.**

- Include public housing developments that need repair and/or improvements that better integrate them into the community as a whole.

*Timeline:* Short

*Lead Partner:* Neighborhood Associations, Housing Committee

*Partnerships:* COSA Housing and Neighborhood Services Department, Neighborhood Associations and Community Organizations, San Antonio Housing Authority (SAHA), Rebuilding Together San Antonio, SAISD Youth Service Programs, Local Church Youth Groups, Making Connections San Antonio

*Proposed Funding Sources:* Minimal / Volunteer, Existing Programs, Private Funding

#### **20.2.3 Develop programs targeting assistance for home maintenance and repair to low-income and elderly homeowners who cannot afford (or are physically unable) to maintain their homes.**

*Timeline:* Short - Mid

*Lead Partner:* Housing Committee

*Partnerships:* COSA Housing and Neighborhood Services, COSA Community Initiatives, Neighborhood Associations, Non-profit housing agencies, Making Connections Time Dollar Program, Local Church Youth Groups, SAISD Youth Service Programs, MERCED Housing, San Antonio Alternative Housing Corp (SAAHC)

*Proposed Funding Sources:* Volunteer, Existing City Programs, MERCED Housing Serve Our Seniors (SOS) Program, SAAHC Repair & Modification (RAMP) Program

#### **20.2.4 Identify owners of vacant property that is in disrepair and hold them accountable for maintenance.**

- Write or personally contact the owners to encourage them to upgrade their property or encourage the selling of the property to someone willing to make improvements.

*Timeline:* Short

*Lead Partner:* Housing Committee

*Partnerships:* COSA Housing and Neighborhood Services Department Code Compliance Division, City Council person, Neighborhood Associations and Community Groups

*Proposed Funding Sources:* Minimal / Volunteer

#### **20.2.5 Encourage the rehabilitation of abandoned housing and promote neighborhood-appropriate infill housing developments on abandoned or vacant lots.**

- Work with City staff and developers to address the full utilization of the traditional small lot character of the area.







*Timeline:* Mid – Long

*Lead Partner:* Housing Committee

*Partnerships:* San Antonio Housing Authority, COSA Planning and Community Development Department, San Antonio Builders, Neighborhood Housing Services, San Antonio Alternative Housing, American Sunrise

*Proposed Funding Sources:* Local, State and Federal Housing Grants, Private Funds

**20.2.6 Research low-cost financing programs for home and property improvements, available to homeowners and landlords. Result shall be available to residents at a convenient location.**

- Contact the Housing and Neighborhood Services Department about housing repair programs for homeowners and landlords.
- Educate the community about programs and financial institutions that offer assistance with revitalization, to include home equity loans and reverse mortgages.
- Invite representatives from housing rehabilitation programs and financial institutions to speak at neighborhood association meetings.

*Timeline:* Short – Mid

*Lead Partner:* Neighborhood Associations and Housing Committee

*Partnerships:* COSA Housing and Neighborhood Services Department, Enterprise Foundation, Avenida Guadalupe Association, Bazan Library, ACORN San Antonio, Local Banks, Making Connections San Antonio

*Proposed Funding Sources:* Existing Programs, Grants, Private Funding

**Owner-Occupied Rehabilitation/Reconstruction Program**

The COSA Housing and Neighborhood Services Department is responsible for the Owner-Occupied Rehabilitation/Reconstruction Program through which homeowners of low-income in need of home repair, can apply for financial assistance to renovate their house.

If determined eligible after fulfilling a series of requirements, a construction specialist assesses the property to determine the repairs necessary to meet local building codes. If a project is deemed economically infeasible for repairs, the home is reconstructed.

For more information call 207-5416.

**20.2.7 Work with and encourage property owners in the community to maintain and upgrade their rental properties.**

*Timeline:* Mid – Long

*Lead Partner:* Housing Committee

*Partnerships:* Neighborhood Associations and Community Organizations, COSA Housing and Neighborhood Services Code Compliance Division

*Proposed Funding Sources:* Existing Programs







### **The Rental Rehabilitation Program (RRP)**

The RRP utilizes Community Development Block Grant (CDBG) and HOME Investment Partnership Act funds to offer rental property owners low-interest financing for the cost of repairs on single-family and multi-family investment rental property. The property must have structural damage to at least one major system component, to include: mechanical, electrical, plumbing, foundation and/or roof. Property owners must rent the rehabilitated units to families of low-incomes at Fair Market rates or below. For more information contact the COSA Housing and Neighborhood Services Department at 207-5416.

#### **20.2.8 Organize a parade of re-modeled homes to demonstrate the progress being made within the neighborhood.**

*Timeline:* Mid

*Lead Partner:* Housing Committee

*Partnerships:* Local contractors, San Antonio Builder's Association, Non-profit developers, Board of Realtors, Neighborhood Associations

*Proposed Funding Sources:* Donations, Private Sponsorships

### **OBJECTIVE 20.3: PROMOTE HOME OWNERSHIP**

Decrease common barriers to home ownership. Increase the community's awareness of relevant programs and opportunities to home ownership.

#### **20.3.1 Research and provide information at community workshops that educate residents about affordable housing, managing mortgages and property taxes.**

- Hold quarterly homebuyers club meetings.
- Educate homeowners on financing and constructing a new house.
- Work with San Antonio Housing Authority (SAHA) to provide greater information about opportunities for home ownership to residents of the local public housing developments.

*Timeline:* Short and on going

*Lead Partner:* Housing Committee

*Partnerships:* COSA Housing and Neighborhood Services Department, Local Banks, Avenida Guadalupe Association, ACORN Housing Corp., SAHA

*Funding Sources:* Minimal / Volunteer





**20.3.2 Conduct outreach to local financial institutions and non-profit housing providers to identify loans and grants that assist with home ownership.**

*Timeline:* Short - Mid

*Lead Partner:* Housing Committee

*Partnerships:* Local banks and credit unions, ACORN Housing Corp., COSA Housing and Neighborhood Services Department, Avenida Guadalupe Association

*Funding Sources:* Minimal / Volunteer

**20.3.3 Encourage resident participation in the City of San Antonio's Homebuyer's Club Program and Homeownership Incentive Program (HIP) administered by the Housing and Neighborhood Services Department and the Individual Development Account (IDA) Program administered by the COSA Community Initiatives Department.**

- Coordinate with the media to improve the dissemination of information about these programs.
- Contact VIA and request that program information be posted inside their buses.

*Timeline:* Short- Mid

*Lead Partner:* Housing Committee

*Partnerships:* COSA Housing and Neighborhood Services Department, COSA Community Initiatives Department, VIA Metro Transit, Television Stations, Local Newspapers

*Funding Sources:* Existing Programs

**Homebuyer's Club Program**

The Housing and Neighborhood Services Department (HANSD) coordinates this program. The Homebuyers' Club Program addresses important questions about homeownership and home financing and more. The HANSD Homebuyers' Club Program is a structured consumer education program, which covers the entire home buying process in an 8 hour in-depth training. The Homebuyers' Club Program is free of charge and open to the general public.

**Homeownership Incentive Program**

The Homeownership Incentive Program (HIP) assists eligible persons who are buying a new or existing home within the city limits of San Antonio. Buyers must have stable employment, good credit and able to afford a mortgage payment. If you do not have good credit, you may qualify for a mortgage by working with HANSD's Housing Loan Officer. HIP funds may cover the required down payment, closing costs and prepaid interest of your home purchase.





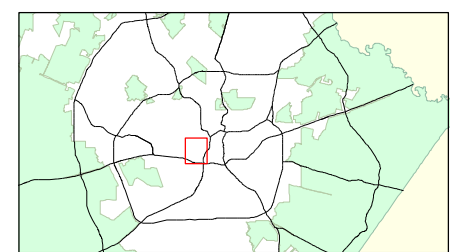
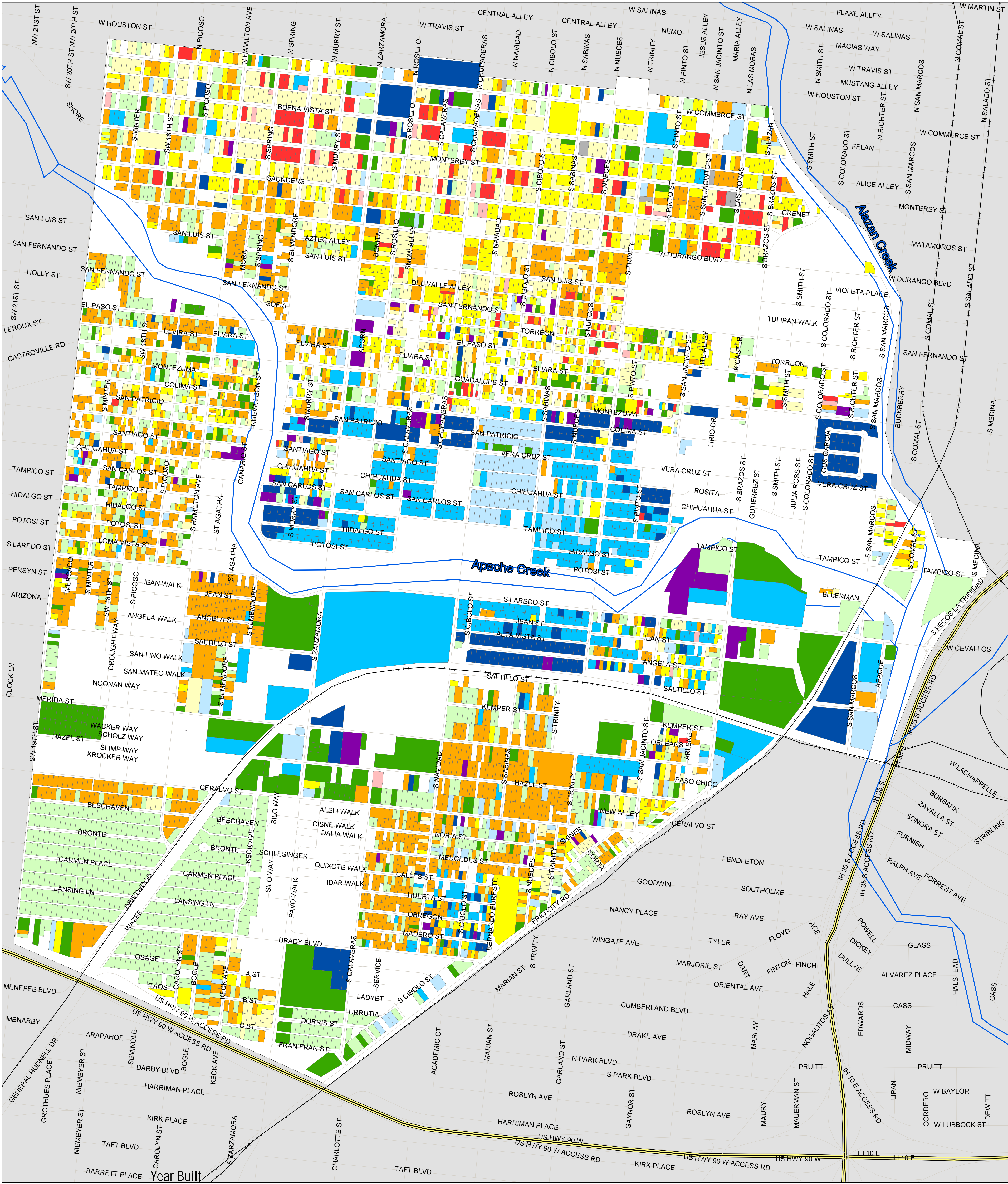
### Individual Development Account

The IDA Program is a special match savings program for people with limited income. IDA members will receive extra dollars and the tools needed to get a head start on building for their future by attaining long term assets. These assets include gaining secondary education and purchasing a home. For every dollar you save -up to \$1000 - the City of San Antonio (COSA) will match it with four dollars. (\$4 to \$1)









- |             |             |             |
|-------------|-------------|-------------|
| Before 1900 | 1940 - 1949 | 1990 - 1999 |
| 1900 - 1909 | 1950 - 1959 | 2000 +      |
| 1910 - 1919 | 1960 - 1969 |             |
| 1920 - 1929 | 1970 - 1979 |             |
| 1930 - 1939 | 1980 - 1989 |             |

# Age of Structures

## Guadalupe Westside Community Plan

8

0 500 1,000 Feet

**City of San Antonio  
Planning and Community  
Development Department**

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